



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/758,262 Confirmation No.: 5705
Applicant : Kevin SULLIVAN
Filed : January 16, 2004
Title : MUTUAL FUND CARD METHOD AND SYSTEM
TC/Art Unit : 3629
Examiner: : Unassigned

Docket No. : 47004.000279
Customer No. : **21967**

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other

parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.


Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: May 8, 2006

By: 
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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

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U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 005864830	01-26-1999	Armetta, et al.	
	2.	US 005984180	11-16-1999	Albrecht, Jerry	
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	4.	US 006366220	04-02-2002	Elliott, Brig	
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	25.	US 20050171898	08-04-2005	Bishop, et al.	
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	31.	US 4831526	05-16-1989	Luchs	
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	39.	US 5202826	04-13-1993	McCarthy	
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	72.	US 5931764	08-03-1999	Freeman et al.	
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	73.	US 5952641	09-14-1999	Korshun	
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	98.	US 6631849	10-14-2003	Blossom	
	99.	US 6641049	11-04-2003	Luu	
	100.	US 6693544	02-17-2004	Hebbecker	
	101.	US 6802008	10-05-2004	Ikefuji et al.	
	102.	US 6865547	03-08-2005	Brake Jr. et al.	
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*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)				YES/NO
	107.	WO 01/69347	9/20/2001	Cuervo		
	108.	WO 2005/043277 A2	5/12/2005	Gendelman		

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OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	109.	VANDENENGEL, Cards on the Internet: Advertising on a \$3 Bill, Industry Intelligence, 02/01/1995, pp. 46-48	
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	112.	LAMOND, Credit Card Transactions Real World and Online, Paying By Credit Card-Real World and Online, http://www.virtualschool.edu/mon/ElectronicProperty/klamond/credit , printed 7/8/2005, 17 pages	
	113.	BUSINESS TIMES, Electronic Purse Can Free You from ATM Drag, Business Times, www.btimes.co.za , printed 02/23/2001, 1 page	
	114.	Here's the calling convenience you asked for: 1-800-call-ATT . . . For All Calls, AT&T, Appendix A: For Card Carriers, 1999, 7 pages	
	115.	Hoovers, General Mills, Inc. Corporate Profile relied upon to show the history of the company, http://cobrands.hoovers.com/global/cobrands/proquest/history.xhtml?COID=10639 , 07/12/2005, 2 pages	
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	117.	SCHWAB, CHARLES, Now 7 Ways For A better Total Return For Your Money; Schwab 1, The Inventor's Asset Management Account, Charles R. Schwab, Charles Schwab & Co., Inc., 16 pages	
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	119.	The Campus Card Conundrum, Card Technology, Journal ISSN: 1093-1279, p 25+, February 1998, pp. 1-8	
	120.	Meridicard vs. Debit Cards, JA7917.	
	121.	Award Card Comparision, JA7922.	
	122.	How is it Different?, JA8331.	

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	123.	Meridian Award Cards, JA8251.	
	124.	Meridian - the leader in card marketing, JA8343.	
	125.	Incenticard, JA8329.	
	126.	Card Based Award Systems, JA8309.	

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